

Delaware  
IN RE:  
BELINDA A HOPEK

WILMINGTON \* DISTRICT OF  
DIVISION  
CASE NO: 01-01166

\* JUDGE:

DEBTOR(S) \* REAFFIRMATION AGREEMENT

The undersigned hereby reaffirm(s), for valuable consideration, the following debt between the respective parties:

- 1) Debtor(s): BELINDA A HOPEK
- 2) Creditor: HRS USA
- 3) Current Balance of Obligation: \$4,444.65
- 4) Account #: 7011117001443930 \$74.00
- 5) Monthly Payment: \$74.00 until paid in full
- 6) Initial Payment due date: 04/02/01

This reaffirmation agreement does not affect the remaining terms and conditions of the original agreement which is incorporated herein. Payments under this agreement must be current at time of discharge. ALL PAYMENTS SHALL BE MADE TO BASS & ASSOCIATES, P. C., 3450 E SUNRISE DR., STE. 150, TUCSON, AZ 85718; phone: (800) 277-0088. The parties agree that this agreement may be filed with the Court immediately after its execution.

\* \* NOTICE TO DEBTORS \* \*

THIS AGREEMENT IS VOLUNTARY. THE DEBTOR CONFIRMS THAT (S)HE HAS BEEN ADVISED THAT THIS REAFFIRMATION AGREEMENT IS NOT REQUIRED UNDER THE BANKRUPTCY CODE, UNDER NON BANKRUPTCY LAW, OR UNDER ANY AGREEMENT NOT IN ACCORDANCE WITH 11 U.S.C. SECTION 524(c).

THIS AGREEMENT MAY BE RESCINDED AT ANY TIME PRIOR TO DISCHARGE OR WITHIN SIXTY (60) DAYS AFTER THE FOREGOING AGREEMENT IS FILED WITH THE COURT, WHICHEVER OCCURS LATER, BY GIVING NOTICE OF THE RESCISSION TO THE CREDITOR.

Belinda Hopek 30 Mar 01  
DEBTOR DATE

BY: Juliana Adenue  
Legal Assistant  
Bass & Associates, P.C.

DEBTOR DATE

DECLARATION OF ATTORNEY FOR DEBTOR(S)

The undersigned attorney at law, hereby declares that (s)he has represented the Debtor(s) during the course of negotiating an agreement under 11 U.S.C. 524(c), and further states that (s)he fully advised the Debtor(s) of the legal effect and consequences of an agreement of the kind specified in 11 U.S.C. 524(c); and fully advised the Debtor(s) of the legal effect and consequences of any default under such an agreement; and that said Reaffirmation Agreement represents a fully informed and voluntary agreement by the Debtor(s) and does not impose an undue hardship on the Debtor(s) or a dependent of the Debtor(s).

Earl Gillian Jr.  
Earl Gillian Jr.  
Attorney for Debtor(s) AL BAR #: G16009  
One Court Square Ste 114  
Montgomery AL 36104

DISTRICT OF DELAWARE  
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FOR THE DISTRICT OF DELAWARE

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